

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: \_\_\_\_\_ Case No.: 17-33079  
Sally Ruano Chapter: 7  
\_\_\_\_\_  
Judge: KCF

**NOTICE OF PROPOSED ABANDONMENT**

Karen E. Bezner, Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: Jeanne A. Naughton, Clerk  
United States Bankruptcy Court  
United States Courthouse  
402 East State Street  
Trenton, New Jersey 08608

If an objection is filed, a hearing will be held before the Honorable Kathryn C. Ferguson, U.S.B.J. on February 6, 2018 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 2. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 41 Locust Avenue  
Trenton, New Jersey  
Valued at \$220,000.00

Liens on property: RoundPoint Mortgage, \$184,060.00

Amount of equity claimed as exempt: \$23,675.00

Objections must be served on, and requests for additional information directed to:

Name: Karen E. Bezner, Trustee /s/ Karen E. Bezner  
Address: 567 Park Avenue, Suite 103, Scotch Plains, New Jersey 07076  
Telephone No.: (908) 322-8484

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Sally Ruano  
 Debtor

Case No. 17-33079-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf905

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Jan 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2018.

db	+Sally Ruano, 41 Locust Avenue, Hamilton, NJ 08620-1715
517177805	#+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517177806	+Cap1/dbarn, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
517177808	+Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517177807	+Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517177809	+Chase Card, Po Box 15298, Wilmington, DE 19850-5298
517177810	+Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517177811	+Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517177812	+Comenity Bank/Ashley Stewart, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517177814	+Comenity Bank/Roamans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517177813	+Comenity Bank/fashbug, Po Box 182272, Columbus, OH 43218-2272
517177815	+Comenitybank/New York, AttN: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517177816	++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 (address filed with court: Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708)
517177818	+Equity One, 400 Lippincott Drive, Marlton, NJ 08053-4161
517177820	+Finance Of America Mor, 300 Welsh Rd Bldg 5, Horsham, PA 19044-2250
517177821	+Huntington Natl Bk, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
517177823	+Leroys Jewelers, Sterling Jewelers, Inc/Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
517177824	+Marco Antonio Ruano Mercado, 41 Locust Avenue, Hamilton, NJ 08620-1715
517177825	+New Jer Hus/dovenmuehl, 1 Corporate Dr, Lake Zurich, IL 60047-8944
517177826	+Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
517177827	+Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 08 2018 22:54:30 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 08 2018 22:54:27 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517177817	+E-mail/Text: mrdiscen@discover.com Jan 08 2018 22:53:39 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517177819	+E-mail/Text: collectionbankruptcies.bancorp@53.com Jan 08 2018 22:55:36 Fifth Third Bank, Fifth Third Bank Bankruptcy Department,, 1830 E Paris Ave Se, Grand Rapids, MI 49546-6253
517177822	+E-mail/Text: bnckohlsnotices@becket-lee.com Jan 08 2018 22:53:46 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517177829	+E-mail/PDF: gecscedi@recoverycorp.com Jan 08 2018 22:59:23 Syncb/home Design Sele, Po Box 96060, Orlando, FL 32896-0001
517180695	+E-mail/PDF: gecscedi@recoverycorp.com Jan 08 2018 22:59:52 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517177830	+E-mail/PDF: gecscedi@recoverycorp.com Jan 08 2018 22:58:56 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517177831	+E-mail/PDF: gecscedi@recoverycorp.com Jan 08 2018 22:58:56 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517177828 Springleaf Financial S

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

District/off: 0312-3

User: admin  
Form ID: pdf905

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 10, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2018 at the address(es) listed below:

Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Kevin C. Fayette on behalf of Debtor Sally Ruano lawoffices@quigleyfayette.com  
Rebecca Ann Solarz on behalf of Creditor Roundpoint Mortgage Servicing Corporation  
rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5